

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Audelia A. Stoutamire  
aka Audelia A. Amoah**  
Debtor(s)

Bankruptcy Case No.: 19-24371-TPA  
Per February 10, 2020 proceeding  
Chapter: 13  
Docket No.: 51 – 16  
Concil. Conf.: 5/21/20 at 01:30 PM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated December 5, 2019 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☒ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on 5/21/20 at 01:30 PM, in 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to it's administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Deutsche Bank (Cl No. 24); Clairton City & Sch Dist (Cl No. 1) (Cl 2) (Cl 3) at stat rate. Allegheny Cnty (Cl 23) Clairton City & Sch Dist. (Cl 22) .
- ☒ H. Additional Terms: The secured claim of Ally Financial (Cl 9) shall govern as to claim amount, to be paid at the modified plan terms.

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.



Thomas P. Agresti, Judge  
United States Bankruptcy Court

Dated: February 14, 2020

cc: All Parties in Interest to be served by Clerk in seven (7) days

**Certificate of Notice Page 4 of 6**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Audelia A. Stoutamire  
 Debtor

Case No. 19-24371-TPA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: lmar  
 Form ID: 149

Page 1 of 3  
 Total Noticed: 65

Date Rcvd: Feb 14, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2020.

db +Audelia A. Stoutamire, 929 Gary Ave, Clairton, PA 15025-1107  
 cr +Clairton City School District, GRB Law, 437 Grant Street 14th Floor, Frick Building,  
 Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101  
 cr +Clairton School District, c/o McGrail & Associates, LLC, 1714 Lincoln Way,  
 White Oak, PA 15131, UNITED STATES 15131-1716  
 cr +County of Allegheny, GRB Law, 437 Grant Street 14th Floor, Frick Building,  
 Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101  
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,  
 Pittsburgh, PA 15233-1828  
 15154304 +AT&T, c/o Sequium Asset Solutions, 1130 North Chase Parkway, Suite 150,  
 Marietta, GA 30067-6429  
 15154301 Allegheny County Treasurer, c/o Jordan Tax Service, P.O. Box 200,  
 Bethel Park, PA 15102-0200  
 15154308 CBCS Collection Agency, P.O. Box 2724, Columbus, OH 43216-2724  
 15154309 Chartwell - Pennsylvania, Po Box 360552, Pittsburgh, PA 15251-6552  
 15154310 +City of Clairton, c/o McGrail & Assoc., 1714 Lincoln Way, McKeesport, PA 15131-1716  
 15154311 +City of Clairton, 551 Ravensburg Boulevard, Clairton, PA 15025-1297  
 15195666 +City of Clairton, c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539  
 15183785 +Clairton City School District, GRB Law, c/o Jeffrey R. Hunt, Esquire,  
 437 Grant Street, 14th Floor, Frick Building, Pittsburgh PA 15219-6101  
 15154313 +Clairton School District, c/o McGrail & Assoc., 1714 Lincoln Way,  
 McKeesport, PA 15131-1716  
 15154315 +Continental Finance, c/o Holstead Financial Services, Po Box 828, Skokie, IL 60076-0828  
 15183788 +County of Allegheny, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor,  
 Frick Building, Pittsburgh PA 15219-6101  
 15154320 +Credit One Bank & LVNV Funding, c/o Sequium Asset Solutions, 1130 North Chase Parkway,  
 Suite 150, Marietta, GA 30067-6429  
 15154319 +Credit One Bank & LVNV Funding, c/o FBSC Inc., 330 South Warminster Road, Suite 353,  
 Hatboro, PA 19040-3433  
 15154322 Dr. David Weber, c/o Collection Service Center Inc., 839 5th Ave., Po Box 560,  
 New Kensington, PA 15068-0560  
 15154325 +GE Capital, c/o Midland Funding & Midland Credit, Po Box 2121, Warren, MI 48090-2121  
 15154327 HSBC Card Services, Po Box 71104, Charlotte, NC 28272-1104  
 15154329 +Keystone Collection Group, 546 Wendel Road, Irwin, PA 15642-7539  
 15154332 Pennsylvania American Water, P.O. Box 371412, Pittsburgh, PA 15250-7412  
 15154333 Peoples Gas Company, P.O. Box 644760, Pittsburgh, PA 15264-4760  
 15154334 +Proactive, c/o Northshore Agency Inc., 270 Spagnoli Road, Suite 110,  
 Melville, NY 11747-3515  
 15154335 Quest Diagnostics, Po Box 740717, Cincinnati, OH 45274-0717  
 15154337 +State Collections Service, 2509 S. Stoughton Road, Madison, WI 53716-3314  
 15177023 +Tea Olive, LLC, PO BOX 1931, Burlingame, CA 94011-1931  
 15180340 UPMC Health Services, PO Box 1123, Minneapolis MN 55440-1123  
 15180418 UPMC Physician Services, PO Box 1123, Minneapolis MN 55440-1123  
 15154339 +University of Pittsburgh Physicians, c/o Transworld Systems, 300 Cedar Ridge Drive,  
 Suite 307, Pittsburgh, PA 15205-1159

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 15 2020 02:51:33  
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 15182109 +E-mail/Text: g20956@att.com Feb 15 2020 02:45:38 AT&T Mobility II LLC,  
 %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104,  
 BEDMINSTER, NJ. 07921-2693  
 15154302 E-mail/Text: ally@ebn.phinsolutions.com Feb 15 2020 02:44:53 Ally Bank, P.O. Box 380902,  
 Bloomington, MN 55438-0902  
 15174720 E-mail/Text: ally@ebn.phinsolutions.com Feb 15 2020 02:44:53 Ally Financial,  
 PO Box 130424, Roseville MN 55113-0004  
 15154303 +E-mail/Text: bkprtr@retrievalmasters.com Feb 15 2020 02:45:18 American Medical Collections,  
 PO Box 1235, Elmsford, NY 10523-0935  
 15187670 +E-mail/Text: csc.bankruptcy@amwater.com Feb 15 2020 02:45:48 American Water, P.O. Box 578,  
 Alton, IL 62002-0578  
 15154305 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 15 2020 02:51:29 Capital One Bank,  
 PO Box 71083, Charlotte, NC 28272-1083  
 15169193 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 15 2020 02:52:00  
 Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083,  
 Charlotte, NC 28272-1083  
 15183456 +E-mail/Text: bankruptcy@cavps.com Feb 15 2020 02:45:31 Cavalry SPV I, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
 15154314 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 15 2020 02:51:32  
 Comenity Bank & World Shopping Network, World Financial Capital Bank,  
 c/o Portfolio Recovery Assoc., Po Box 12914, Norfolk, VA 23541-0914  
 15154316 +E-mail/Text: bankruptcy\_notifications@ccsusa.com Feb 15 2020 02:45:46  
 Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679  
 15154317 +E-mail/Text: bdsupport@creditmanagementcompany.com Feb 15 2020 02:45:34  
 Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956

District/off: 0315-2

User: lmar  
Form ID: 149

Page 2 of 3  
Total Noticed: 65

Date Rcvd: Feb 14, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15154318 E-mail/PDF: creditonebknofications@resurgent.com Feb 15 2020 02:51:05 Credit One Bank,  
P.O. Box 98873, Las Vegas, NV 89193-8873  
15185024 E-mail/Text: jennifer.chacon@spservicing.com Feb 15 2020 02:45:51  
Deutsche Bank National Trust Company et. al., c/o Select Portfolio Servicing, Inc.,  
P.O. Box 65250, Salt Lake City, UT 84165-0250  
15154321 E-mail/Text: Bankruptcy.Consumer@dish.com Feb 15 2020 02:45:18 Dish Network,  
c/o ERC Collection Agency, Dept 0063, Palatine, IL 60055-0063  
15154323 +E-mail/Text: kbarkley@bernsteinlaw.com Feb 15 2020 02:45:42 Duquesne Light Company,  
411 Seventh Avenue, Pittsburgh, PA 15219-1942  
15182187 +E-mail/Text: kbarkley@bernsteinlaw.com Feb 15 2020 02:45:42 Duquesne Light Company,  
c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,  
Pittsburgh, PA 15219-1945  
15154326 +E-mail/Text: GenesisFS@ebn.phinsolutions.com Feb 15 2020 02:45:52 Genesis Credit,  
Bankcard Services, PO Box 4477, Beaverton, OR 97076-4401  
15154324 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Feb 15 2020 02:45:28 Fingerhut,  
c/o Jefferson Capital Systems, 16 McLeland Road, Saint Cloud, MN 56303  
15182009 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Feb 15 2020 02:45:29 Jefferson Capital Systems LLC,  
Po Box 7999, Saint Cloud Mn 56302-9617  
15154328 +E-mail/Text: notices@burt-law.com Feb 15 2020 02:45:48 Jefferson Capital Systems & Metabank,  
c/o Law Office of Burton Neil, 1060 Andrew Drive, Suite 170, West Chester, PA 19380-5601  
15180452 E-mail/PDF: resurgentbknofications@resurgent.com Feb 15 2020 02:51:38 LVNV Funding, LLC,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
15181852 +E-mail/Text: bankruptydpt@mcmcg.com Feb 15 2020 02:45:19 Midland Funding LLC,  
PO Box 2011, Warren, MI 48090-2011  
15154330 +E-mail/Text: electronicbkydocs@nelnet.net Feb 15 2020 02:45:24  
Nelnet & US Dept. of Education, P.O. Box 82561, Lincoln, NE 68501-2561  
15173611 E-mail/PDF: cbp@onemainfinancial.com Feb 15 2020 02:51:03 ONEMAIN, P.O. BOX 3251,  
EVANSVILLE, IN 47731-3251  
15154331 E-mail/PDF: cbp@onemainfinancial.com Feb 15 2020 02:50:55 One Main Financial, Po Box 64,  
Evansville, IN 47701-0064  
15171846 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 15 2020 03:23:38  
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
15181716 E-mail/Text: bnc-quantum@quantum3group.com Feb 15 2020 02:45:04  
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
15178467 E-mail/Text: bnc-quantum@quantum3group.com Feb 15 2020 02:45:04  
Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788,  
Kirkland, WA 98083-0788  
15154336 E-mail/Text: jennifer.chacon@spservicing.com Feb 15 2020 02:45:51  
Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250  
15155129 +E-mail/PDF: gecsedirecoverycorp.com Feb 15 2020 02:52:01 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
15154338 +E-mail/Text: bankruptcydepartment@tsico.com Feb 15 2020 02:45:41  
The Dentistry of Pittsburgh, c/o Transworld Systems Inc., 500 Virginia Drive, Suite 514,  
Fort Washington, PA 19034-2733  
15154340 +E-mail/Text: BankruptcyNotice@upmc.edu Feb 15 2020 02:45:40 UPMC,  
2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348  
15154341 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Feb 15 2020 02:45:00 Wayfair,  
c/o Comenity Bank, PO Box 659617, San Antonio, TX 78265-9617

TOTAL: 34

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Deutsche Bank National Trust Company, as Trustee,  
cr\* +Duquesne Light Company, c/o Bernstein-Barkley, P.C.,  
707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945  
15154306\* Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083  
15154307\* Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083  
15154312\* +City of Clairton, 551 Ravensburg Boulevard, Clairton, PA 15025-1297

TOTALS: 1, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 16, 2020

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: lmar  
Form ID: 149

Page 3 of 3  
Total Noticed: 65

Date Rcvd: Feb 14, 2020

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 14, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, on behalf of the holders of the J.P. Morgan Mortgage Et Al... bkgroup@kmlawgroup.com  
Jeffrey R. Hunt on behalf of Creditor Clairton City School District jhunt@grblaw.com, cnoroski@grblaw.com  
Jeffrey R. Hunt on behalf of Creditor County of Allegheny jhunt@grblaw.com, cnoroski@grblaw.com  
Kenneth Steidl on behalf of Debtor Audelia A. Stoutamire julie.steidl@steidl-steinberg.com, ken.steidl@steidl-steinberg.com; ifriend@steidl-steinberg.com; asteidl@steidl-steinberg.com; todd@steidl-steinberg.com; cgoga@steidl-steinberg.com; rlager@steidl-steinberg.com; leslie.nebel@steidl-steinberg.com  
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Patricia Liptak McGrail on behalf of Creditor Clairton School District pmcgrail@plmoffice.com, tpontia@plmoffice.com; lkurka@plmoffice.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com, srk@sjwpgh.com; PNGbankruptcy@peoples-gas.com

TOTAL: 9